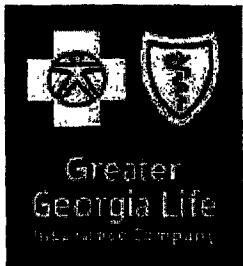


**DEFENDANT GGL
EXHIBIT 15**



Greater Georgia Life
Atlanta Disability Service Center
PO Box 105426
Atlanta, GA 30348-5426
Phone: (800) 905-0018, Ext. 29251
Fax: (404)682-9299

April 4, 2006

VIA EXPRESS UPS

Merrill, Harrison and Adams
Attorneys at Law
153 S. Oates Street
Dothan, AL 36302

**RE: Eva Williams
West Point Home Short -Term Disability (STD) Plan**

Dear Mr. Adams:

Your letter dated, March 13, 2006 regarding the denial decision of Ms. Williams' Short Term Disability benefits was received in this office on March 29, 2006. This letter will serve as acknowledgement of your request for Greater Georgia Life to re-review Ms. Williams' claim regarding her request for disability benefits effective July 28, 2005. Ms. William's employer, West Point Home, disability plan does not include a fiduciary provision which would require Georgia Greater Life to conduct a second level appeal review. Therefore, our denial decision remains the same.

As you indicated in your letter, you have the right to bring action in federal court under the ERISA Section 502 (a) (1) (B).

If you have any questions, please contact me at (800) 905-0018 at extension 29251.

Sincerely,

Kristie Y. Woods

Senior Quality Management Specialist/Appeal Coordinator